

**Information to identify the case:**

Debtor 1	<b>Andoin Rodquezs Rouse</b>	Social Security number or ITIN <b>xxx-xx-1344</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>Northern District of Georgia</b> Court website: <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a>		Date case filed for chapter <b>13 4/15/16</b>
Case number: <b>16-56653-mgd</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/15**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Andoin Rodquezs Rouse	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1049 Deckner Avenue Atlanta, GA 30310	
<b>4. Debtor's attorney</b>	Carson R. Walden Walden, Goodhart, Harden & New Suite 757 315 W. Ponce de Leon Avenue Decatur, GA 30033	Contact phone (404) 884-8315  Name and address Email: <a href="mailto:cwalden@wghnlaw.com">cwalden@wghnlaw.com</a>
<b>5. Bankruptcy trustee</b>	Mary Ida Townson Chapter 13 Trustee Suite 2200 191 Peachtree Street, NE Atlanta, GA 30303-1740	Contact phone 404-525-1110 <a href="http://www.atlch13tt.com">www.atlch13tt.com</a>
<b>6. Bankruptcy clerk's office</b>	M. Regina Thomas Clerk of Court  1340 Russell Federal Building 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: <u>8:00 a.m. – 4:00 p.m.</u> Court website: <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a>  Contact phone 404-215-1000

**For more information, see page 2**

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.

**May 26, 2016 at 10:00 AM****Location:**

Third Floor – Room 365, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**TO THE DEBTOR:** Bring an original government issued photo ID and confirmation of social security number.

**TO OTHER PARTIES:** Objections to confirmation shall be filed seven days prior to the meeting. Objections arising from the meeting must be filed within seven days of the meeting.

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts: You must file:**

**Filing deadline: 7/25/16**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 8/24/16**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 10/12/16****Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

**To file a claim electronically,** visit [www.ganb.uscourts.gov](http://www.ganb.uscourts.gov) and access the ePOC tab.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees**

The plan, if not included with this notice, will be mailed when filed. The hearing on confirmation will be held: Date: 6/29/16, Time: 09:30 AM, Location: Courtroom 1201, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Georgia

In re:  
 Andoin Rodquezs Rouse  
 Debtor

Case No. 16-56653-mgd  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: benningto  
 Form ID: 309i

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Apr 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2016.

db	+Andoin Rodquezs Rouse, 1049 Deckner Avenue, Atlanta, GA 30310-4128
tr	+Mary Ida Townson, Chapter 13 Trustee, Suite 2200, 191 Peachtree Street, NE, Atlanta, GA 30303-1770
19814514	+American Eagle Interna, 825 N Old Rd, Strasburg, PA 17579-9748
19814517	+Dept. of Justice, Tax Division, Civil Trial Section, Southern, PO Box 14198; Ben Franklin Sta, Washington, DC 20044-4198
19814521	+Fbcs, 330 S Warminster Rd Ste, Hatboro, PA 19040-3433
19814524	+National Credit System, 3750 Naturally Fresh Blvd, Atlanta, GA 30349-2964
19814525	+Office of the Attorney General, 40 Capitol Square, SW, Atlanta, GA 30334-9057
19814527	+Resolution Financial Corp, Attn: David A. Hershkowitz, 536 B Grand Slam Drive, Evans, GA 30809-8045
19814528	+Resolution Financial Corp, Attn: Sherwin P. Robin, 570 E York Street, Savannah, GA 31401-3545
19814530	Special Assistant US Attorney, 401 W. Peachtree Street, NW, STOP 1000-D, Suite 600, Atlanta, GA 30308
19814533	US Attorney, N District of GA, Civil Div, Attn: Civil Clerk, 75 Spring Street SW, Suite 600, Atlanta, GA 30303-3309
19814531	+United States Attorney General, Main Justice Building, 10th and Constitution Ave, NW, Washington, DC 20530-0001
19814532	+United States Attorney General, U.S. Department of Justice, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
19814534	+Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: cwalden@wghnlaw.com Apr 18 2016 21:04:50 Carson R. Walden, Walden, Goodhart, Harden & New, Suite 757, 315 W. Ponce de Leon Avenue, Decatur, GA 30033
19814513	+E-mail/Text: seinhorn@ars-llc.biz Apr 18 2016 21:06:03 Ability Recovery Servi, Po Box 4031, Wyoming, PA 18644-0031
19814515	EDI: IRS.COM Apr 18 2016 20:58:00 Centralized Insolvency, Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
19814516	+EDI: DFAS.COM Apr 18 2016 20:58:00 Dept Of Defense, 8899 E 56th St, Indianapolis, IN 46249-0002
19814518	+EDI: DCI.COM Apr 18 2016 20:58:00 Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
19814518	+E-mail/Text: bankruptcynotices@dcicollect.com Apr 18 2016 21:05:55 Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
19814519	+E-mail/Text: bknotice@erccollections.com Apr 18 2016 21:05:37 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32255-7412
19814520	+E-mail/Text: bknotification@exeterfinance.com Apr 18 2016 21:05:59 Exeter Finance Corp, Po Box 166097, Irving, TX 75016-6097
19814522	EDI: GADEPTOFRREV.COM Apr 18 2016 20:58:00 Georgia Department of Revenue, Bankruptcy Unit, 1800 Century Blvd, Suite 17200, Atlanta, GA 30345-3206
19814529	+E-mail/Text: bankruptcy@snaac.com Apr 18 2016 21:06:04 Security Nat Auto Acce, 6951 Cintas Blvd, Mason, OH 45040-8923
19818098	+E-mail/Text: usagan.bk@usdoj.gov Apr 18 2016 21:05:24 U. S. Attorney, 600 Richard B. Russell Bldg., 75 Ted Turner Drive, SW, Atlanta GA 30303-3315

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

19814523*	Internal Revenue Service, 401 W Peachtree St NW, Stop 334-D, Atlanta, GA 30308
19814526	##+Rent Recover Llc, 220 Gerry Drive, Wood Dale, IL 60191-1129

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2016

Signature: /s/Joseph Speetjens

District/off: 113E-9

User: benningto  
Form ID: 309i

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Total Noticed: 24

Date Rcvd: Apr 18, 2016

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2016 at the address(es) listed below:

Carson R. Walden on behalf of Debtor Andoin Rodquezs Rouse cwalden@wghnlaw.com,  
bknotices@wghnlaw.com  
Mary Ida Townson courtdailysummary@atlch13tt.com

TOTAL: 2